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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Ex re Patent Application of:)
KUBERT ET AL.)
Serial No. 10/809,533)
Filing Date: March 25, 2004)
Confirmation No. 6153)
For: DEBIT CARD HAVING APPLIED)
PERSONAL IDENTIFICATION)
NUMBER (PIN) AND SCRATCH-OFF)
COATING AND METHOD OF FORMING)
SAME)
) Art Unit: 3722

RESPONSE TO REQUIREMENT FOR RESTRICTION/ELECTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

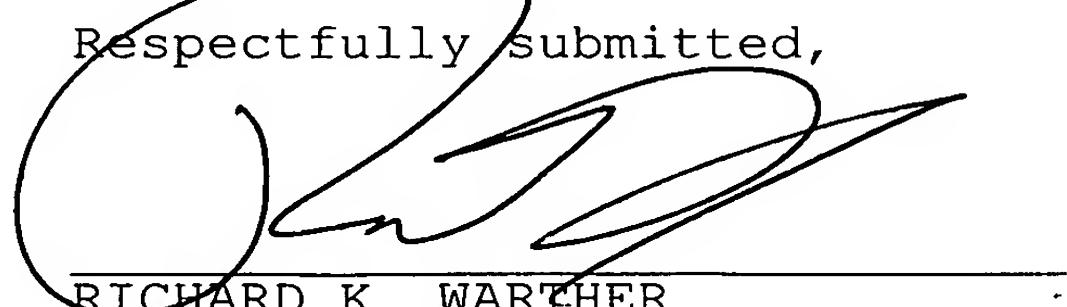
Sir:

In response to the restriction requirement of March 3, 2005, Applicants hereby elect Group I, Claims 49-68, drawn to a method of forming a debit card, classified in class 235, subclass 488.

It is respectfully requested that the Examiner use his discretion under 35 U.S.C. §121 and withdraw the restriction requirement since search and examination of the entire application can be made without serious burden.

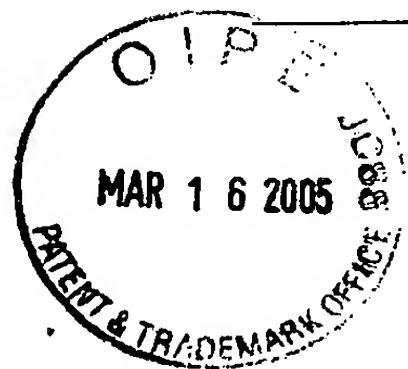
If any extension and/or fee is required, authorization is given to charge Deposit Account No. 01-0484.

Respectfully submitted,



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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: **COMMISSIONER FOR PATENTS, P.O. BOX 1450, ALEXANDRIA, VA 22313-1450**, on this 11th day of March, 2005.

Juli Lala